



Order Filed on May 30, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.  
By:  
Denise Carlon, Esquire  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
215-627-1322  
Attorneys for Movant: WELLS FARGO BANK,  
NATIONAL ASSOCIATION, AS TRUSTEE FOR  
BEAR STEARNS ASSET BACKED SECURITIES  
TRUST 2007-AC4 ASSET-BACKED CERTIFICATES,  
SERIES 2007-AC4

In Re:

Anil Kumar

Debtor

Case No.: 17-33174 MBK

Chapter: 13

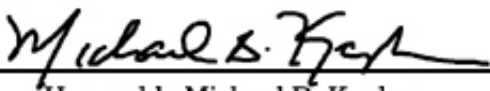
Hearing Date:

Judge: Michael B. Kaplan

### ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: May 30, 2018

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2007-AC4 ASSET-BACKED CERTIFICATES, SERIES 2007-AC4, to Approve Loan Modification Agreement as to certain property as hereinafter set forth, and for cause shown, it is

**ORDERED THAT:** the Loan Modification is hereby APPROVED with regard to the following:

■ Real Property More Fully Described as:

**Land and premises commonly known as 144 Cedar Grove Lane, Franklin Township, NJ, 08873**

□ Personal Property More Fully Describes as:

**IT IS FURTHER ORDERED THAT** the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw the claim without prejudice or amend the arrearage portion of its proof of claim to the amount paid by the Trustee to date within thirty (30) days of completion of the loan modification; and

The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

In the event that the modification is not consummated, the secured creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to the secured creditor; and

In the event the Proof of Claim is withdraw or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

Debtor shall file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this Order.

With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.